



# Climate Change and Insurance

*Christina M. Carroll, J. Randolph Evans, Lindene E. Patton, Joanne L. Zimolzak*

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Climate change has become a significant issue in scientific, political, and legal circles, and this may have profound implications for the insurance industry. More frequent catastrophic events such as floods, droughts, fires, hurricanes, and the like, whether or not attributable to climate change, challenge the insurance industry's abilities to measure and predict risk.

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